



THE ADVISOR CHANNEL
Insurance and Mortgage Advisors

LICENSING INFORMATION

Link Financial Group Ltd trading as Mortgage Link and Insurance Link FSP 696731 holds a licence issued by the Financial Markets Authority to provide financial advice. The Advisor Channel Ltd (FSP743551) is authorised by that licence to provide financial advice.

CONTACT DETAILS

Link Financial Group Ltd trading as Mortgage Link and Insurance Link is the Financial Advice Provider.

You can contact us at:

Phone: 0800 466 784

Email: admin@mortgagelink.co.nz or admin@insurancelink.co.nz

Address: 1/1 Antares Place, Rosedale, Auckland

NATURE AND SCOPE OF ADVICE

The Advisor Channel Ltd advisers provide advice about:

- Personal insurance (risk), including health insurance.
- Business Risk Insurance (Key Person, Shareholder Protection benefits, Business Overheads/Expenses)
- ACC advice

We provide advice in relation to the following insurance products:

- Life insurance
- Trauma insurance
- Total and permanent disability insurance
- Income Protection insurance
- Mortgage and household expenses cover
- Health/medical insurance

We provide advice in relation to products provided by the following companies:





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FEES AND EXPENSES

Insurance Service Fee

No fees are payable by you for insurance advice. However, The Advisor Channel Ltd may charge a fee for financial advice provided to a client if the client cancels a life or health insurance policy within two years of inception. Specific fee information will be advised when the advice is provided. This fee will be payable by the client by the 20th of the month after the policy is cancelled.

CONFLICTS OF INTEREST

For life insurance and health insurance, The Advisor Channel Ltd and the financial adviser receive commissions from the insurance companies whose policies we can recommend. If you decide to take out insurance that we recommend, the insurer will pay a commission to The Advisor Channel Ltd and/or the adviser who provides your advice. The amount of the commission is based on the amount of premium associated with your cover; specific commissions will be advised to you when advice is provided.

From time to time, product providers may also reward us for the overall business we provide to them. They may give us tickets to sports events, hampers, or other incentives.

To ensure that our financial advisers prioritise the client's interests above their own, we follow an advice process that ensures our personalised recommendations are made on the basis of the client's goals and circumstances, as advised to us. The Advisor Channel Ltd financial advisers complete regular training, including how to manage conflicts of interest. Each adviser has a regular compliance review of their advice process and our compliance programme is reviewed annually by our external compliance adviser.

DISPUTES AND COMPLAINTS

If you are not satisfied with our financial advice service you can make a complaint by emailing mk@theadvisorchannel.com, or by calling 021 511 512. You can also write to us at: P.O. Box 64348, Botany, Auckland. When we receive a complaint, we will consider it using our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.



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If we cannot resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact Financial Disputes Resolution Scheme (FDRS). FDRS provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact FDRS by phone 0508 337 337 or email enquiries@fdrs.org.nz.

DUTIES INFORMATION

The Advisor Channel Ltd, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not materially influenced by our own interests (431K)
- exercise care, diligence, and skill in providing you with advice (431L)
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice) (431I)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.